

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roger Lee Ciuffo
Debtor

Case No. 21-02532-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 07, 2022

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 29

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Roger Lee Ciuffo, 103 Clayton Avenue, Waynesboro, PA 17268-1616
5448342	+ AES/MEFA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
5448343	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5448350	+ Franklin County Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3628
5448352	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5448355	+ PNC Bank National Association, 4242 Carlisle Pike, Camp Hill, PA 17011-4158
5448356	+ Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
5448362	+ Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: girddb@aessuccess.org	Jan 07 2022 18:38:00	MEFA, Donohoe Law, P.C., PO Box 702, Marshfield, MA 02050, UNITED STATES
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 07 2022 18:40:01	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscidi@recoverycorp.com	Jan 07 2022 18:40:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5451648	Email/Text: girddb@aessuccess.org	Jan 07 2022 18:38:00	MEFA, c/o Melissa Donohoe Dixon, Esq., Donohoe Law, P.C., PO Box 702, Marshfield, MA 02050
5448343	+ Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 18:39:49	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5448346	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 07 2022 18:40:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5448347	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 07 2022 18:39:50	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5449163	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 07 2022 18:40:01	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5452202	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 07 2022 18:39:49	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5448348	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 07 2022 18:39:59	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
5448349	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 07 2022 18:38:00	Comenitycapital/bjscslb, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
5448351	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 07 2022 18:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5448353	+ Email/PDF: cbp@onemainfinancial.com	Jan 07 2022 18:40:01	OneMain Financial, Attn: Bankruptcy, Po Box

5448344	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2022 18:38:00	3251, Evansville, IN 47731-3251
5448345	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2022 18:38:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
5448354	+ Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:39:56	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
5448357	+ Email/Text: bankruptceteam@quickenloans.com	Jan 07 2022 18:38:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
5448358	Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:40:01	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5448358	+ Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:40:01	Synchrony/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
5448358	+ Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:40:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5448359	+ Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:39:49	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5448360	+ Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:40:01	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5448361	+ Email/PDF: gecsed@recoverycorp.com	Jan 07 2022 18:39:55	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Roger Lee Ciuffo ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1

Date Rcvd: Jan 07, 2022

TOTAL: 4

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Page 3 of 3

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LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Roger Lee CiuffoCHAPTER 13
CASE NO. 1:21-bk-02532-HWV**■ ORIGINAL PLAN**AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

- Number of Motions to Avoid Liens
 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$143,035.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/21	06/25	2,340.00	0.00	2,340.00	100,620.00
07/25	11/26	2,495.00	0.00	2,495.00	42,415.00
				Total Payments:	\$143,035.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*
- Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*
- Certain assets will be liquidated as follows:
2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as ___. All sales shall be completed by ___. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

-
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
-

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

- None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

- None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Capital One Auto Finance	2020 Chevrolet Equinox LS AWD 10500 miles Vehicle:	1001
	103 Clayton Avenue Waynesboro, PA 17268 Residence: Single family home	
Quicken Loans	Minus 10% cost of sale	9437

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

- None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

- None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 194.00 already paid by the Debtor, the amount of \$ 4,306.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Franklin County Tax Bureau	\$1,438.97
Internal Revenue Service	\$3,500.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

- None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- plan confirmation.
- entry of discharge.
- closing of case.

7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: November 29, 2021

/s/ Nicholas G. Platt

Nicholas G. Platt 327239

Attorney for Debtor

/s/ Roger Lee Ciuffo

Roger Lee Ciuffo

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.